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PREAMBLE,

ACT OF INCORPORATION,

AND

BY-LAWS AND RULES OF ORDER,

TOGETHER WITH THE

**Eleventh Annual Report,**

OF THE

MERCANTILE BENEFICIAL ASSOCIATION

OF PHILADELPHIA.



PHILADELPHIA:  
PRINTED BY JAMES FULLERTON,  
61 South Third Street.



## PREAMBLE.

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WHEREAS, It hath been clearly shown, by experience, that associations for benevolent purposes, amongst those whose pursuits and daily avocations are of kindred nature, have often been productive of great advantage to those concerned therein, therefore,

We, whose names are affixed to the annexed Constitution, engaged in Mercantile pursuits in the city of Philadelphia and its vicinity, impelled by this truth, and admonished by the precarious nature of trade, and the great vicissitudes and adversities to which its votaries are liable, have formed themselves into a society, to be styled the

### MERCANTILE BENEFICIAL ASSOCIATION OF PHILADELPHIA,

which society shall have for its objects, the promotion of friendship and brotherly affection amongst its members, the distribution, under proper regulations, of pecuniary aid to such of them as may at any time stand in need of it, the pleasant interchange of kind feelings and views between the elder and younger members, whether as merchants or clerks, employers or employed, and the incidental elevation of the mercantile character of our City and State. In view of these objects, the members agree to fulfil with honor and good faith, the duties implied in the following Constitution and By-Laws, which, after mutual concert and due deliberation, have been adopted for their rule and government.

AN ACT  
TO INCORPORATE THE  
MERCANTILE BENEFICIAL ASSOCIATION  
OF PHILADELPHIA.

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THE Mercantile Beneficial Association of Philadelphia having been organized for the purpose of alleviating the condition of such of its indigent members as may be suffering from sickness or want of employment, or other causes, and for the promotion of the common welfare of the members thereof, and being desirous, as a means for the better accomplishment of their benevolent objects, to be constituted a body politic and corporate.

SECTION 1. *Be it enacted by the Senate and House of Representatives of the Commonwealth of Pennsylvania, in General Assembly met, and it is hereby enacted by the authority of the same, That the Mercantile Beneficial Association of Philadelphia is hereby constituted a body politic and corporate, in deed and in law, by the name, style, and title of the "Mercantile Beneficial Association of Philadelphia," which corporation shall consist of all persons who are now members, or shall hereafter be admitted as such, agreeably to the By-Laws of the said Association, and by the said corporate name shall have perpetual succession, and shall be for ever capable in law to take, hold, and sell real estate in fee simple, or otherwise, and to mortgage and let the same; and take and hold real or personal estate, by gift, grant, devise, or bequest, or other lawful means, and sell or dispose of the same; to have a common seal, and the same to break, alter, and renew at pleasure; to sue and be sued, and generally to do all*

such matters and things that may be lawful and necessary for them to do for the furtherance of the objects recited in the preamble to this act.

SECTION 2. The affairs of the Association shall be conducted by a Board of Managers, consisting of twenty members, who shall be elected by ballot at a general meeting of the members of the Association on the second Tuesday of November of each and every year, (of which at least six days' notice shall be given in three newspapers of the city of Philadelphia,) and shall continue in office for one year, and until their successors shall be duly elected and organized.

SECTION 3. The members elected as a Board of Managers shall meet on the first Monday after their election, and organize their board, by electing by ballot a President, Treasurer, and Secretary; but no person shall hold the office of President, or Treasurer, who is not a member of the Board of Managers.

SECTION 4. The Board of Managers shall have the control of all the accounts, monies, and property of the Association, and may appropriate the funds thereof in such manner as may appear to them most conducive to the interests and objects of the Association. They shall have full power to make such By-Laws as may be deemed necessary to effect the objects of the Association: *Provided*, such By-Laws are not repugnant to, or inconsistent with the Constitution and laws of this State or of the United States. *And provided further*, That the privileges hereby granted shall not be used for banking purposes, nor shall the annual income of said Association at any time exceed twenty thousand dollars.

SECTION 5. Every member shall pay annually to the Association a sum of money to be fixed by the Board of Managers, and no member shall be eligible to any office, or shall be entitled to vote at any election for officers, until he shall have paid the sum so fixed for the year within which such election shall be held.

SECTION 6. The Treasurer shall hold his office during the pleasure of the Board of Managers, and the books, papers, moneys, and accounts, in his possession, shall be at all times subject to their inspection and control. He shall give security to the Board of Managers, to be approved by them, for the faithful application of all monies of the Association that may come into his hands.

SECTION 7. At every annual meeting, held in pursuance of the second section of this act, the Board of Managers shall make a full report of the condition and affairs of the Association, and of all their proceedings during the terms for which they shall have held office.

SECTION 8. The Board of Managers at present in office, shall be and remain so until their successors shall be duly elected and organized, as hereinbefore provided.

SECTION 9. The Legislature reserves the right to modify, alter or annul the privileges hereby granted, in such manner, however, as to do no injustice to the corporators.

JAMES ROSS SNOWDEN,  
*Speaker of the House of Representatives.*

WILLIAM BIGLER,  
*Speaker of the Senate.*

Approved the eleventh day of April, one thousand eight hundred and forty-four.

DAVID R. PORTER.

PENNSYLVANIA, ss.

*Secretary's Office.*



I certify that the foregoing is a true copy of the original Act of the General Assembly, as the same remains on file in this office.

Witness my hand and seal of said office, at Harrisburg, the 11th April, 1844.

CHARLES MCCLURE,  
*Secretary of the Commonwealth.*

# BY-LAWS.

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## ARTICLE I.

### PRESIDENT.

It shall be the duty of the President to preside at all meetings of the Board of Managers, appoint all committees not appointed by the Board, announce the result of all votes, see that all officers and committees properly perform their duties, enforce an observance of the Constitution, By-Laws, and Rules of Order.

It shall also be his duty to direct the Secretary to call a special meeting upon application being made in writing by *seven* members of the Board of Managers.

In his absence the Board shall appoint a President *pro tem*.

## ARTICLE II.

### SECRETARY.

The Secretary, before entering upon the duties of his office, shall give such security for the faithful discharge thereof as may be deemed sufficient by the Board of Managers.

He shall, in a book provided for the purpose, fairly and regularly enter all the rules and regulations of the Association, with a register of all the names of members, and carefully record all the proceedings of the Association and its Board of Managers.

He shall make out certificates of membership, bills for the current dues of members, attend to their collection, post the same regularly, and pay all moneys in his hands to the Treasurer, taking his receipt therefor.

He shall summon the Board of Managers as may be directed, keep an account of the distribution of all moneys, notify all committees of their appointment through their chairman, and shall transmit to him any documents relative thereto, within two days after the appointment of the committee, and incorporate the reports of the Treasurer and all committees in the minutes.

He shall keep a record of deaths of members of which he may receive information, and report the same to the Board monthly, and present to their stated meetings a detailed report of his proceedings, and also a full and particular account of the operations of the Association during the year in time to be incorporated in the annual report, as provided for in the charter, and do all the writing and other business which the Board may require.

He shall receive a salary of *two hundred dollars* per annum, payable quarterly; seven and one half per cent. for collecting dues, and five per cent. for interest moneys.

On retiring from office he shall deliver to his successor all books, papers, moneys, vouchers, &c., which may be in his custody.

### ARTICLE III.

#### TREASURER.

The Treasurer before entering upon the duties of his office, shall give security in such sum as the Board of Managers shall deem sufficient, for the faithful custody of all such deeds, mortgages, ground rents, moneys, and monied obligations, as may come into his care by virtue of his office.

He shall receive and receipt for all moneys that may come into his possession, through the Secretary or otherwise, pay all drafts of the Board of Managers, Relief or other committees, authorized to draw from the funds of the Association; report the state of the treasury to the Board at every stated meeting, or at any special meeting when the Board may require, and furnish a statement to be presented to the members of the Association at their annual meeting.

At the expiration of his official career, he shall hand over the books, papers, and funds in his hands belonging to the Association, to his successor in office.



## ARTICLE IV.

## BOARD OF MANAGERS.

*Section 1.*—The Board of Managers shall meet once in every month, at such time and place as they may appoint.

*Section 2.*—Special meetings of the Board may be held at the call of *seven* members, which number shall at all times constitute a *quorum*.

*Section 3.*—Two-thirds of the members present at any meeting shall have the power to declare the place of any member of their body vacant, who shall have absented himself from his duties for three consecutive months, upon notice being given one month previous to action thereon.

*Section 4.*—A majority of the Board shall have the power to fill any vacancies that may occur in their body; all nominations to be made at least one month previous to the election.

*Section 5.*—They shall be empowered to apply the funds of the Association to the relief of those members who have been regular contributors for two years, and otherwise fulfil the requirements of the Constitution and By-Laws, who are in any way disabled from pursuing their respective avocations, and shall have discretionary power to extend relief to the widows and children of deceased members.

*Section 6.*—No committee except the Relief Committee, and the Committee of Ways and Means, as provided for in Article V, shall be authorized to contract bills, or make appropriations until authority has been given them by the Board.

*Section 7.*—They may appoint such Counsellors at Law, and Physicians (not exceeding three of each profession,) as they may think proper.

*Section 8.*—They shall present a full report of their proceedings, and the state of the Association, at each annual meeting.

## ARTICLE V.

## STANDING COMMITTEES.

The following Standing Committees shall be appointed or elected, who may adopt such regulations for their government as may (being

in accordance with the Constitution and By-Laws, and subject to the inspection of the Board of Managers) fully and effectually carry out the objects of their appointment.

*1st.—Committee of Ways and Means.*

This committee shall consist of *five*. It shall be their duty to devise and report to the Board at its stated meetings, such measures as they may think conducive to the advancement of the prosperity and interests of the Association, and the carrying out of the objects and intentions recited in the Preamble and Charter thereof.

They shall examine all bills against the Association, previous to appropriations being made therefor, and sign all orders upon the Treasurer, except those of the Relief Committee.

They shall have power to order the payment of any bill or bills authorized by the Board, which they know to be correct, previous to the action of the Board thereon.

They shall ascertain from time to time the indebtedness of the members, the proper payment of all moneys due to and from the Association, and for the proper discharge of these duties, shall have access at all times to the books and papers relating thereto in the hands of the Secretary and Treasurer.

They shall from time to time invest such amount of the unappropriated funds in the Treasury, as the Board may direct.

*2d.—Relief Committee.*

This committee shall consist of *five*, and shall be elected by the Board of Managers on the evening of their organization, and shall hold their office until their successors are chosen. The name receiving the highest number of votes shall act as Chairman; when two or more receive the same number of votes, he shall be elected by the committee. All vacancies that occur in this committee shall be filled by the President of the Board of Managers.

It shall be their duty to receive and examine all applications for relief, and when they believe the object worthy and eligible, they shall extend such aid as the necessities of the case may, in their judgment require, provided that no applicant shall receive more than *one hundred dollars* within any period of *twelve months*, without special action of the Board.

They shall report the result of their operations at every meeting of the Board; if it should then be deemed conducive to the welfare of the Association, they shall present all the attendant circumstances, withholding the name of the applicant, unless called for by a vote.

A majority of the committee shall have power to act, and their orders on the Treasurer shall be signed by said majority, including the chairman, or in his absence, the chairman pro tem.

*3d.—Committee on Membership.*

This committee shall consist of three. It shall be their duty to receive and examine into the eligibility of all applicants for membership, and report the same to the first stated meeting of the Board, when if no objections be made, they shall be ballotted for.

*4th.—Registry Committee.*

This committee shall consist of *three*, whose duty it shall be to receive and examine all applications for employment, and shall exert themselves to further the views of the applicant. The name of the applicant, and all the attendant circumstances, shall be held strictly confidential. Respectable minors, not members of the Association, may have their names recorded in the books of Registry, upon application to this Committee.

*5th.—Room Committee.*

This committee shall consist of *two*. It shall be their duty to take charge of the meeting room of the Association and the property therein; to see that it be kept in proper order, and sub-let the same when not required for the meetings of the Association, they shall also attend to the collecting of rents, and pay the same to the Treasurer.

*6th.—Auditing Committee.*

This committee shall consist of *two*, whose duty it shall be to inspect the accounts of the Secretary and Treasurer, just previous to the annual meeting, and report the result of their investigations to the Board of Managers in time for their action previous to said meeting.

## ARTICLE VI.

## REPORTS OF COMMITTEES.

*Section 1.*—All committees shall report at each stated meeting of the Board and no committee shall be discharged until all bills incurred by it shall have been paid.

## ARTICLE VII.

## VACANCIES IN COMMITTEES.

The President shall fill all vacaneies that may occur in any standing or special committee, and the Board of Managers shall have the power to remove any member of said committees at their pleasure.

## ARTICLE VIII.

## CHAIRMAN OF COMMITTEES.

*Section 1.*—The first named on a committee shall act as Chairman thereof until another shall have been chosen, and all reports of special committees must be signed by a majority, unless it be a minority report. Reports of standing committees may be signed by the chairman only.

*Section 2.*—It shall be the duty of the chairman of all committees to call meetings and notify the members of the time and place of assembling.

## ARTICLE IX.

## FINES.

*Section 1.*—Members of committees not reporting may be fined an amount not exceeding 25 cents.

*Section 2.*—Any member absent from roll call, shall be fined 12½ cents; if absent from the meeting, shall be fined 25 cents, unless excused on account of sickness or absence from the city.

## ARTICLE X.

## OF MEMBERS.

*Section 1.*—The entrance fee to this Association shall be one dollar, payable in advance.

*Section 2.*—Each member shall pay into the treasury the sum of three dollars per annum.

*Section 3.*—Any member paying twenty-five dollars, shall be (unless expelled) a member for life.

*Section 4.*—Any male resident of Philadelphia, who shall have arrived at the age of twenty-one years, desirous of becoming a member of this Association, after giving satisfactory evidence of being at the time of application, and of having been for one year previous, employed in a mercantile business, may be proposed to the Committee on Membership, who shall investigate his eligibility, and report at the next stated meeting of the Board; if he then receive two-thirds of the votes of the members present, pay the entrance fee, and sign the Constitution, he shall become a member of the Association.

*Section 5.*—When a person is proposed for membership, his place of business or residence and vocation shall be stated and a reference as to eligibility given, upon whom the Committee on Membership shall call.

*Section 6.*—Any member desiring to resign shall signify his wish in writing, addressed to the Board, and pay all dues, those of the current year inclusive.

*Section 7.*—If it shall be found before the Board that any member of the Association be guilty of disgraceful conduct, or that he follows any unlawful occupation as a means of livelihood, he may be (by a majority of two-thirds of the Board present at a stated meeting) expelled from the Association.

*Section 8.*—Any member of the Association in arrears to the amount of two years' contributions, or who refuses to pay his contributions, shall not be entitled to demand benefits, and may be expelled from the Association.

*Section 9.* When a charge shall have been made against any member, and a motion to expel be made, such motion shall lie over till

the next stated meeting, when action may be taken upon it; notice shall at once be given by the Secretary to the member against whom the charge is made, of the existence of the same.

*Section 10.* At the request of thirty members of the Association, a special meeting shall be called by the Secretary, notice of which shall be given three days previously in at least three of the daily newspapers of the city of Philadelphia.

*Section 11.* Forty members of the Association assembled at a special meeting shall constitute a quorum for the transaction of business.

## ARTICLE XI.

### CHANGE OF BY-LAWS.

No alteration or amendment shall be made in these By-Laws unless the same shall have been proposed at a stated meeting of the Board, one month previous to action being taken.

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## RULES OF ORDER.

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### ARTICLE I.

The order of business at each stated meeting shall be as follows:

1. To call the roll.
2. To read the minutes of the preceding meeting.
3. To read the Treasurer's report.
4. To read the report of the Committee of Ways and Means.
5. To read the report of the Relief Committee.
6. To read the report of Committee on Membership.
7. To read the report of the Registry Committee.
8. To read the report of the Room Committee.
9. To read the report of the Auditing Committee when made.
10. To read the reports of the Special Committees.



11. To ballot for newly proposed members.
12. To take up unfinished business.
13. To read bills for expenses incurred.
14. To collect fines.
15. To take up new business.

## ARTICLE II.

Any member having a motion to offer shall address the chair, and shall not be interrupted, unless by a call to order, an inquiry, or an explanation.

## ARTICLE III.

All motions must be seconded, and, when required, reduced to writing; if in order, they shall be stated to the Board by the President, after which any member of the Board may speak upon them.

## ARTICLE IV.

No question can be withdrawn after having been stated to the Board, except permission be granted by a majority present.

## ARTICLE V.

*Section 1.* When a question is before the Board, no motion shall be received, except to adjourn, for the previous question, to lay on the table, to postpone, to divide, to commit, or to amend.

*Section 2.* When a question shall have been postponed, referred to a committee, or laid on the table, it cannot be again brought forward on the same evening, excepting by a vote of reconsideration, which must be sustained by a majority of two-thirds present.

*Section 3.* A motion for reconsideration must be made and seconded by members who voted with the majority in the first instance.

## ARTICLE VI.

No member shall speak more than twice on any one question without permission from the chair, and all debate must be confined to the subject under consideration.

## ARTICLE VII.

When a motion is made and seconded, the President shall state the question to the Board in due form, and before putting it to vote,

he shall ask, is the Board ready for the question, after which, if no member rises to speak, it may immediately be put.

#### ARTICLE VIII.

The President shall decide all rules of order, and the result of all votes, subject to an appeal to the Board, a majority of whom may reverse his decision.

#### ARTICLE IX.

All questions shall be decided by a majority of the Board, and all members not voting upon a question shall be considered as voting in the affirmative.

#### ARTICLE X.

Any member of the Board addressing the chair, either by motion or otherwise, must rise.

#### ARTICLE XI.

A motion to adjourn, amend, divide, commit, or postpone, shall always be in order, unless a member is addressing the chair at the time said motion is made.

#### ARTICLE XII.

When a question of order arises in consequence of a member having been declared out of order by the President, and an appeal taken from his decision, he (the member) shall take his seat until the same shall have been decided.



# BOARD OF MANAGERS, &c.

1855.

1 WM. C. LUDWIG,	11 WM. H. LOVE,
2 EDWIN MITCHELL,	12 JOSHUA L. BAILY,
3 DANIEL STEINMETZ,	13 HENRY AUSTIE,
4 WM. H. BACON,	14 ROBT. S. REED,
5 WILLIAM A. ROLIN,	15 WM. RAIGUEL,
6 OWEN EVANS,	16 THOMAS F. BRADY,
7 JOHN E. ADDICKS,	17 DAVID FAUST,
8 A. B. SHIPLEY,	18 THOMAS H. FENTON,
9 SMITH BOWEN,	19 CHAS. S. OGDEN,
10 FRANCIS BACON,	20 J. CALDWELL FRYER.

## PRESIDENT.

WILLIAM C. LUDWIG.

## TREASURER.

EDWIN MITCHELL.

## SECRETARY.

A. McELROY,

*Office, 17 Mercantile Library Building.*

## PHYSICIANS.

R. P. THOMAS, M. D.                      WM. SCHMÖELE, M. D.  
COLIN ARROTT, M. D.

## COUNSELLORS.

WM. B. REED, Esq.                      CHARLES GIBBONS, Esq.  
HENRY M. PHILLIPS, Esq.

## STANDING COMMITTEES.

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### RELIEF.

WM. H. BACON,*	173 <i>Market street.</i>
DANIEL STEINMETZ,	<i>N. W. cor. Fifth and Commerce streets.</i>
SMITH BOWEN,	80 <i>Chestnut street.</i>
OWEN EVANS,	172 <i>Filbert street.</i>
A. B. SHIPLEY,	21 <i>Commerce street.</i>

### REGISTRY.

ROBERT S. REED,*	47 <i>N. Water street.</i>
WM. A. ROLIN,	<i>S. E. cor. Eighth and Market.</i>
WM. RAIGUEL,	130 <i>N. Third street.</i>

### WAYS AND MEANS.

THOMAS H. FENTON,\*  
WM. H. LOVE,  
JOSHUA L. BAILY,  
ROBERT S. REED,  
DAVID FAUST.

### ROOM.

FRANCIS BACON,*	53 <i>S. Fourth street.</i>
HENRY AUSTIE,	129 <i>Market street.</i>

### MEMBERSHIP.

WM. H. LOVE,*	147 <i>Market street.</i>
J. CALDWELL FRYER,	68 <i>Market street.</i>
THOS. F. BRADY,	105 <i>Market street.</i>

### AUDITING.

JOHN E. ADDICKS,\*  
CHARLES S. OGDEN.

\* Chairman.

## LIFE MEMBERS.

Bowen, Wm. E.  
 Brown, David S.  
 Gibbons, Jr., G. W.  
 Grundy, Edmund  
 Hallowell, M. L.  
 Haseltine, W. B.  
 Love, Alfred H.  
 Love, Wm. H.  
 McHenry, Geo.  
 Medara, Jos. S.

Milne, David  
 Mitchell, Edwin  
 Myers, John B.  
 Nugent, Jr., George  
 Price, Richard  
 Rolin, William A.  
 Sharpless, D. Offley  
 Walsh, Robert F.  
 Wiener, Heinrich

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 ANNUAL MEMBERS.

Adams, A. W.  
 Adams, Charles  
 Adams, C. J.  
 Addicks, J. E.  
 Allen, J. B. A.  
 Allen, Samuel  
 Altemus, J. B.  
 Altemus, Samuel T.  
 Anderson, Ewd. J.  
 Anners, H. F.  
 Anspach, Jr., John  
 Anspach, Wm.  
 Allison, James J.  
 Ashmead, Saml. B.  
 Ashton, Foster  
 Asson, W. T.  
 Attmore, Wm. T.  
 Atwood, John H.  
 Atwood, Jno. M.  
 Austie, Henry  
 Axe, Wm. H.  
 Babbitt, Wm. W.

Bacon, Francis  
 Bacon, Wm. H.  
 Baily, Joshua L.  
 Baily, Thomas L.  
 Baird, Francis R.  
 Baird, Wm. S.  
 Bancroft, Harvey  
 Bargh, William  
 Barr, Benjamin  
 Barker, Abraham  
 Bates, Jos. W.  
 Baum, J. S.  
 Beekley, N. T.  
 Bell, R. J.  
 Bispham, Samuel  
 Blackburn, C. J.  
 Blye, Henry  
 Bodine, Jno. F.  
 Boggs, Charles  
 Boker, Jr. E. D.  
 Boker, Wm. C.  
 Boland, John J.  
 Bolden, George

Bonnafon, A. L.  
 Boswell, Jas. I.  
 Bowlby, Edward  
 Bowen, Smith  
 Bowlby, Thos. V.  
 Boyd, Jno. Oliver  
 Brady, P.  
 Brady, Thomas F.  
 Brenner, John G.  
 Brognard, L. N.  
 Brooke, Lewis P.  
 Buek, Francis N.  
 Buck, William B.  
 Bucknor, A. J.  
 Bullock, Benj.  
 Bunn, Sol. M.  
 Burnet, Jos. S.  
 Burr, John J.  
 Bush, Vancamp  
 Butler, E. H.  
 Byerley, D. Davis  
 Byerly, Elwood  
  
 Caldwell, J. R.  
 Campbell, Alexander  
 Corey, H. N.  
 Corey, S. S.  
 Carpenter, Edwin B.  
 Carpenter, Samuel P.  
 Carrigan, Jr. J.  
 Coult, John B.  
 Cattell, A. G.  
 Chanee, J. C.  
 Chandler, Jas. B.  
 Chaplain, Wm. J.  
 Cheesman, John V.  
 Chew, Jr. Joseph  
 Christian, S. J.  
 Christy, Wm. M.  
 Chur, A. T.  
 Churchman, C. W.  
 Claghorn, Jas. L.  
 Clark, Jacob  
 Clarke, Charles E.  
 Clarke, Samuel  
 Colbert, C. Stroude

Collins, Wm. M.  
 Connell, Wm. B.  
 Conrad, Harry  
 Cope, Edwin R.  
 Cottringer, Joseph F.  
 Cowperthwaite, Edwin  
 Cox, Jesse  
 Creger, B. N.  
 Croft, Samuel  
 Creutzborg, Samuel L.  
 Crissy, James  
 Croasdill, Chas. W.  
 Cross, Francis E.  
 Culton, A. B.  
 Cummings, Jas. S.  
 Cummins, Daniel B.  
 Cunningham, P.  
 Cunningham, Peter F.  
 Curran, Owen J.  
  
 Daeosta, George T.  
 Dallett, Elijah  
 Davis, Jr., C. K.  
 Davies, Charles E.  
 Davies, Edward S.  
 Davies, S. N.  
 Davis, Edward M.  
 Day, Henry  
 Dehaven, Chas.  
 Dewy, George  
 Dickson, Levi  
 Diller, Peter  
 Donnell, Jas. C.  
 Donnohue, Geo. W.  
 Dutilh, E. G.  
 Duncan, James J.  
 Dunn, Charles C.  
 Durborrow, A. C.  
  
 Earp, George B.  
 Eekey, Geo. F.  
 Eekey, John H.  
 Eggman, C. F.  
 Egner, J. H.  
 Eliot, Frank A.  
 Ellison, Wm. P.

Ely, John  
 Evans, John H.  
 Evans, Joshua D.  
 Evans, Owen  
 Evans, R. E.  
 Evans, S. R.  
 Evans, William  
 Evans, Wm. R.  
 Everly, William A.  
 Ewing, Robert

Facon, Thomas  
 Fales, George  
 Fausset, John  
 Faust, David  
 Feather, Alexander S.  
 Fenton, Thomas H.  
 Fine, J. Y.  
 Field, H. C.  
 Field, William  
 Firth, Thomas J.  
 Fisher, Jos. S.  
 Fisher, Jabez B.  
 Fisler, Jacob  
 Ford, Jno. G.  
 Fricke, Geo.  
 Fricke, Henry  
 Fryer, J. Caldwell

Gartly, Samuel W.  
 Getty, William  
 Getz, Wm. F.  
 Gibbons, Charles  
 Gibson, T. W.  
 Gillingham, C. S.  
 Glentworth, Theodore F.  
 Godley, Jesse  
 Goddard, Wm. B.  
 Goldman, David  
 Gorgas, Mils. C.  
 Grant, Geo.  
 Greeu, Anthony  
 Green, Barton  
 Green, Jos.  
 Green, Pennington  
 Greiner, William M.

Grigg, George  
 Grubb, Jos. C.

Haas, D. B.  
 Hacker, Isaac  
 Haddock, Jr., Daniel  
 Haines, Ephraim  
 Hallowell, Caleb W.  
 Hallowell, Charles S.  
 Hallowell, Josh. L.  
 Halsall, Jas. J.  
 Hamrick, Charles H.  
 Hance, David E.  
 Hancock, Robert B.  
 Hanson, Albert F.  
 Hanson, H. C.  
 Harrison, James Henry  
 Hart, Samuel  
 Hart, William B.  
 Haseltine, John  
 Hawes, Charles R.  
 Hazlet, Robert M.  
 Hazard, Alexander F.  
 Hennessey, Wm. E.  
 Henry, Geo. W.  
 Henry, Jr., Geo. W.  
 Hey, Joseph  
 Hildeburn, J. H.  
 Hoeffick, R. K.  
 Hoffman, C. J.  
 Holmes, Valentine  
 Homer, Benjamin  
 Hoppin, Henry  
 Hoppin, Lloyd B.  
 Horner, Jno. W.  
 Hough, A. L.  
 Howard, F. B.  
 Howard, H. C.  
 Howell, E. S.  
 Howell, Wm.  
 Howell, Wm. T.  
 Huckel, Benj.  
 Hughes, Chas. D.  
 Hughes, Jos. B.  
 Humphrey, C.  
 Hunt, Richard M.

Hunt, E. H.  
 Hutelinson, Daniel L.  
 Hutman, H. C.

Jackson, Edward F.  
 Jacoby, J. F.  
 James, E. J.  
 Jenks, W. Wallace  
 Jones, Alfred T.  
 Jones, Benjamin W.  
 Jones, J. Hillborn  
 Jones, E. Hicks  
 Jones, J. Sidney  
 Jordan, Richard M.  
 Justice, Philip S.  
 Justice, Alfred B.

Keller, Peter P.  
 Kelly, Henry H.  
 Kemper, Jacob  
 Kershaw, John G.  
 Ketler, David L.  
 Kirk, S. Lukens  
 Kneedler, J. S.  
 Knight, W. W.  
 Knipe, Oscar  
 Kohler, Fred. W.  
 Koons, John  
 Koons, F. A.  
 Krug, F. V.  
 Kurtz, W. Wesley

Lafitte, John L.  
 Laforgue, Lewis  
 Lambert, Edward  
 Lane, Alexander T.  
 Lassell, James  
 Laughlin, H. C.  
 Lawrence, James H.  
 Leaming, Robert W.  
 Lee, Francis  
 Lefever, Gustavus L.  
 Leppien, John  
 Levin, S. H.  
 Levin, Henry  
 Lewis, Jr., Lawrence

Lewis, A. J.  
 Lex, Charles E.  
 Lightfoot, Benj. H.  
 Linbard, Wm. J.  
 Linville, James W.  
 Lippineott, J. E.  
 Longmire, N.  
 Lothrop, Z.  
 Lukens, M. J.  
 Lungren, John S.  
 Ludwig, Wm. C.  
 Lukens, Harry P.  
 Lylburn, Henry

Magarge, Charles  
 Madeira, Louis C.  
 Maennal, C. F.  
 Magill, Wm. H.  
 Magraw, W. F. M.  
 Maitland, E. V.  
 Maris, Thos. R.  
 Martin, George H.  
 Massey, E. K.  
 Mauck, J. Henry  
 Maule, Edward  
 McDevitt, Daniel  
 McElroy, A.  
 McKee, Wm.  
 McQuade, John G.  
 Midlin, Thomas Y.  
 Miller, Edward C.  
 Milligan, Wm. C.  
 Milne, Jas.  
 Milnor, Mahlon  
 Mitchell, G. Justice  
 Molten, Albert  
 Munroe, Wm. H.  
 Moore, Marmaduke  
 Morrel, Daniel J.  
 Morrell, John L.  
 Morrel, W. C.  
 Mott, E. T.  
 Moyer, E. P.  
 Murphy, Wm.  
 Muzzy, Wm. M.  
 Myers, Jos. B.

Natt, Jos. S.  
 Neal, Ebenezer M. D.  
 Newell, Robert  
 Newkirk, C. W.

Oak, David E.  
 Odenheimer, J. M.  
 Ogden, Charles S.  
 Oliver, Geo. L.  
 Ommensetter, Wm. L.  
 O'Neill, Thomas  
 Oppenheimer, A.  
 Orne, James H.  
 Orr, Heetor  
 Osborne, Thomas H.  
 Ott, Francis J.

Palmer, Jonathan  
 Parry, Jesse  
 Parvin, Jr. William  
 Paseal, Aquilla  
 Patton, John V.  
 Paul, Bettle  
 Paynter, J. C.  
 Peale, James G.  
 Peddle, George R.  
 Perot, S. H.  
 Peterson, Pearson L.  
 Pike, Thornton  
 Plate, C. F.  
 Pleasants, Edward  
 Pleasants, Joseph  
 Pleasants, Samuel  
 Plumbley, B. Rush  
 Porteus, James A.  
 Potter, William A.  
 Potts, William D.  
 Preece, Charles E.  
 Priestley, Alexander

Raiguel, Henry R.  
 Raiguel, Wm.  
 Ralston, Robert  
 Randall, J. C.  
 Randolph, George  
 Reakirt, Joseph

Reed, Henry H.  
 Reed, Robert S.  
 Reed, W. H.  
 Reeves, Samuel J.  
 Reynolds, Samuel W.  
 Reynolds, Thompson  
 Reynolds, Wm.  
 Rianhard, Louis A.  
 Ripka, Joseph  
 Robeno, F. H.  
 Roberts, Alfred  
 Roekhill, Thomas C.  
 Roop, S. W.  
 Rupp, Tilghman  
 Rushton, Jno. Y.  
 Ryan, Wm.

Sehober, Samuel  
 See, Abraham S.  
 See, Richard C.  
 Sellers, C. B.  
 Sellers, Edwin M.  
 Sellers, Robert B.  
 Shaffner, John  
 Shannon, Wm. George  
 Sharpless, Wm. P.  
 Sheppard, Jos. B.  
 Sheppard, Solomon  
 Sherrerd, Samuel  
 Shipley, A. B.  
 Shull, Edwin  
 Shultz, Wm. F.  
 Sibley, John  
 Sides, Peter  
 Silvis, Benjamin  
 Simpson, John M.  
 Simpson, William  
 Skillman, Wm. G.  
 Smith, Jas. R.  
 Smith, J. Harvey  
 Smith, S. L.  
 Smith, Harrison  
 Smith, Newberry A.  
 Smith, Wm. W.  
 Smyth, William  
 Somers, Wm. H.

Spangler, A. R.  
 Spangler, C. E.  
 Sparhawk, John  
 Sprague, Benoni  
 Springs, Wm. L.  
 Stackhouse, Chas. P.  
 Steiner, Jacob  
 Steiner, Jno. P.  
 Steinmetz, Daniel  
 Steinmetz, John  
 Stevenson, A. M.  
 Stevenson, Wm.  
 Stevens, Louis H.  
 Stroup, James H.  
 Stuart, Geo. H.  
 Suplee, Thomas B.  
 Swarr, D. M.

Tallman, Joseph  
 Taylor, Geo. E.  
 Taylor, John D.  
 Taylor, Lewis B.  
 Taylor, Nathan  
 Thomas, Jacob M.  
 Thomas, John W.  
 Thompson, A. W.  
 Thompson, Joseph H.  
 Throckmorton, J. W.  
 Tilge, Henry  
 Tingley, Clement  
 Treadwell, M. H.  
 Trotter, William  
 Troutman, H. C.  
 Troutman, J. H.  
 Truitt, Chas. B.  
 Truitt, Robt. W. D.  
 Tucker, John  
 Tyndale, Hector

Van Baun, John D.

Wallace, T. J.

Wallis, John G.  
 Walton, R. S.  
 Ward, Hiram  
 Wattson, Edward F.  
 Wayne, E. C.  
 Webb, James R.  
 Welsh, Jno. R.  
 Westcott, Gideon G.  
 Wetherill, Jr., Jno. Price  
 Wharton, Chas. W.  
 Whelan, J. G.  
 White, David  
 White, John P.  
 Wilkins, S. R.  
 Wilkins, W. F.  
 Williams, Charles B.  
 Williamson, M.  
 Wills, Thomas E.  
 Wilson, Henry M.  
 Wilson, J. V.  
 Wiltberger, T. M.  
 Winebrener, David S.  
 Withers, Hanson L.  
 Withers, John H.  
 Withers, Jos. N.  
 Wood, David E.  
 Wood, Edward L.  
 Wood, Joseph  
 Wood, Thomas S.  
 Woodburry, Daniel B.  
 Woodward, Samuel  
 Wolfe, Erasmus D.  
 Woolson, James R.  
 Wright, Rob't K.  
 Wright, Samuel  
 Wright, Thomas A.  
 Wyllie, Robert

Yardley, Geo. W.  
 Young, James S.

Zacharias, D. S.



# ANNUAL REPORT.

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THE time has again come round when it becomes the duty of those to whom you have entrusted the interests of your Association, to make their report. In looking back upon the past, we think we can trace from the first organization of the Society, to the present day, not only the usefulness of its design, but the good results of its organization and its management. Experience can best proclaim its benefits. The amount of relief which has been bestowed—the sufferings which have been mitigated—the prospects which have been brightened, are all better evidences of its worth, than any declarations which can be made by your managers on this occasion. The seed that you planted eleven years ago, has grown into a wide spreading tree, diffusing its protection and its fruit to all who are gathered beneath its branches, and it certainly rests alone with you to say, whether the rich promise of the past, shall continue to be realized in the future.

We are all aware there is no one exempt from the vicissitudes of life. There are few persons in the world, the sunshine of whose earthly pilgrimage, is not, at times, obscured and darkened by shadows. All are liable to sickness—all subject to misfortune, and surely an institution that offers to the unfortunate and distressed a *right* to relief, and saves him, (in a measure, at least,) from the cold charities of the world, deserves, and should liberally receive, the warm encouragement and approbation of every reflecting mind. The life of a merchant, we need not say to you, is one of incessant trial, and the chances and changes of commercial trade, always marked by great uncertainty. One year, the flood of success rolls steadily to his feet,—the next, perhaps, all the calculations even of good management and prudence fail in their promise. Every one may bring to their business, integrity, enterprise and economy, but even these,

sterling qualities as they are, will not always secure him from those revolutions of fortune to which all are subject, and which none can entirely control.

Is there not great inducement presented to us all, to still further increase our efforts in building up an institution that contemplates so much good to those engaged in the precarious business of a merchant,—that is not only beneficial in its constitution, but has for its object the elevation of the mercantile character of our city. The small amount yearly contributed, will scarcely be missed from the income of the Employer, or the salary of the Clerk, and at the same time it will guarantee to each and every member of the Association, relief when most needed, not as a charity received, but as a claim to which he has already purchased a title.

Worthy, however, as a society may be, every day's experience teaches us the important lesson, it will not sustain itself, if neglected by its members, and just in proportion as those members are active, and show an interest in its welfare, so will its prosperity and usefulness be insured. We would urge, then, all who have the success of this philanthropic institution at heart, to redouble their energies to perpetuate and extend its beneficial influence.

Among the subjects which foremost claim a special notice from your Board, are the operations and effects of the *Relief Committee*. This is certainly the most distinguishing and prominent feature of the Association. It is the medium by which the principal object of this noble enterprise is made to effect its great purpose—that of distributing pecuniary aid at such times as their necessities may require it—of promoting friendship and brotherly affection among the members,—the social interchange of sympathy, and the advancement of the general welfare of all associated with us. This committee have had five applications for relief, and have appropriated thereto four hundred and fifty dollars, during the past year. This sum may appear small, and is so, compared with the means and ability of our Association, and some might feel disposed to estimate the usefulness of the Society in proportion to the amount of money annually expended by the Relief Committee; yet surely none can regret, but all must rejoice, at this evidence of the prosperous condition of so large a majority of our members. Although the number of applications for relief has thus far been comparatively small, it is a great and glorious consolation to know that the wants of each and every one

were promptly and effectually relieved. We think there is also cause for gratification to each member of the Society to feel, that by his individual subscription he has contributed to the comfort and happiness of those who thus received aid in their time of need. Let us then "be patient in well doing." Let us continue our annual subscriptions willingly, and by every needful effort give our countenance, encouragement and support to the advancement of our Association, with the full assurance that it is in every way worthy of it. Let us go on quietly and without ostentation, as we have ever done, in our good work, dispensing aid to the small number who may now require it, and gradually accumulate a fund for the *future* that will place our Society in a position to meet those large demands, when the crisis of a revolution in the commercial world shall come, in its blighting visitation, and scatter sorrow and general distress in its path. There are many of our members, at present living in the bright sunshine of prosperity, with every desire gratified that man can want, who scarcely dream that they might ever become the recipients of our beneficence, and yet on the pages of our youthful history, we can read of one, who though an applicant for relief, had, whilst contributing to the fund of this Society in former years, enjoyed all the pleasures and the luxuries that wealth could purchase.

The Relief Committee is bound to perform its duties in the strictest confidence, religiously withholding every circumstance that may lead to the exposure of the name of the applicant. They have, however, expressed to your Board, much satisfaction with the results of the past year's benefits, which, though few in number, have nevertheless been very gratifying, because of the worthy character of those on whom your succor was bestowed, and the manifest relief and comfort that have been afforded.

In the last annual report, mention was made of a member of our Society, who had become, what was at that time feared, a confirmed lunatic, and who had found a home, by the assistance of this Association, in an asylum founded for that class of our unfortunate fellow-citizens. He has since then been discharged, much improved in health, although his mental faculties not entirely recovered. The Association again stepped forward, and provided him with a comfortable home in the country, where, it is to be sincerely hoped and believed, his reason may be permanently restored. This case is a peculiarly interesting one, inasmuch as, his aged father having recently

deceased, his widowed mother might ere long be enabled to lean for support upon the arm of her restored son, and instead of a helpless lunatic requiring a parent's anxious watchfulness and care, feel that she has one to whom she can look for counsel and protection in her declining years.

There was a family of three members, whose respective incomes were so limited as to oblige them to unite their labors, and deposit its proceeds in one common purse, to enable them to provide for the necessities of life and the comforts of a home. But death stole its march into their little circle, and took suddenly and unexpectedly two of the number from their group. The desolate and stricken one, in his distress and need, applied to where he had a rightful claim for pecuniary aid, and though the applicant was a total stranger to your committee, prompt and liberal assistance was ministered unto him, accompanied by the warm assurances of brotherly interest and sympathy for the sufferer.

Two instances occurred where members had the misfortune of being afflicted with prolonged sickness, which reduced their means so low as to produce pecuniary embarrassment, and cause them to apply for relief in their painful situation. An amount all-sufficient for their purposes was handed them at once, cheering their hearts, and directing them to look forward with bright hopes to the day when the loan could be returned, again to be re-invested in a like noble cause.

Instances of this nature might be multiplied in demonstration of some of the fruits growing out of the operations of our Association, but your Board do not consider it necessary to take up your time in their enumeration.

An effort was made early in the present year to render the *Registry* department of the Association more efficient. A special committee was appointed from the Board of Managers to take the matter in charge, who, after much deliberation and conference, reported regulations similar to those governing the Relief Committee. Under these rules, the name and business of the applicant is known only to the Registry Committee, consisting of five members of the Board. The Merchant wanting a Clerk, or the Clerk requiring employment, makes application to any member of this committee, when the name of the person applying, and the nature of his application, are entered in a book accessible only to the committee, and the strictest secrecy observed. This plan at first seemed to promise much of the good

designed, for in the first month of its trial, three applications for clerks, and two for situations were made; thus proving that this department could be made valuable, if the attention and the efforts of the members of the Association were properly applied. But in a short time, the interest which was so happily manifested, appeared to subside, and very little subsequent benefit was effected, and it is a self-evident fact, if supineness and indifference are allowed to prevail amongst the members in regard to this matter, very little actual good can be expected to result from the efforts and energy of this committee. Any plan will require the co-operation of the members generally, and with this, there can be no doubt, that much usefulness will be made to result. Any practical suggestions, therefore, to further this purpose, are most earnestly solicited, and will meet with prompt and hearty consideration.

Your Board take pleasure in reporting that the Committee on Certificate have finished their labors, and have had prepared a suitable "Certificate of Membership" for our Association, and submit, with feelings of pride and satisfaction, an admirable specimen for your inspection. They cannot but flatter themselves with the belief, that it will meet with your cordial approval, as it is a work of art of superior merit, both in regard to the design, by Croome, and the engraving, by Tucker,—both artists of the very brightest standing. The plate can be used for many thousand impressions, all of which, will be equal to the one now exhibited. In a few weeks a copy, completed in this chaste and beautiful style, will be presented to each member of the Association.

Your Board have the gratifying fact to notice of the acquisition of *thirty-four* members since their last report, making an aggregate of *three hundred and ninety-six* contributing and life members, and they trust that the coming year may witness an augmentation of the number still more flattering and encouraging. Ten members have resigned and two deceased within the year.

A satisfactory condition of the finances of the Association, will be presented in the accompanying Treasurer's Report, by which it will be seen, that the receipts for dues, interest on ground rents, &c. for the year, amount to *fourteen hundred and fifty-three dollars, ninety-four cents*, which, with the sum on hand from last year, and moneys permanently invested, is *seven thousand five hundred and eighty-seven dollars and thirty-nine cents*, showing an increase over the amount



as per last report, of one hundred and four dollars and twenty-three cents.

In order to diminish the rent for our room as much as possible, your Board have re-rented the same for all evenings not required for the purposes of our own meetings, to different respectable societies and individuals, and the income derived from this source has reduced this item of expense about one-third.

The subject of establishing an "Asylum for Decayed Merchants," was referred to the Board of Managers at the last annual meeting of the Association, and has received that due consideration at their hands which its great importance demands.

There can be no doubt that among the many benevolent institutions of Philadelphia, an asylum for respectable old men is wanting. The Widows' Asylum of our city is one of its noblest charities, and many an aged female of respectable birth, association and education, there finds, in the days of adversity, a home of the most comfortable kind, and is thus preserved from the almshouse or the cold charities of strangers. An aged man is still more helpless than an aged woman. The domestic in-door employments of females enable them, even at an advanced age, to make themselves useful in a household, when an old man cannot be of the least use; and a more pitiable sight than a weak, *poor* old man, cannot well be imagined. Those who have lived in affluence in earlier days, and whose associations led them into good society, feel more than any other class the loss of friends, fortune and home, and upon none does this terrible deprivation fall with more stunning force than upon the mercantile class. True, there are not many so entirely destitute of means, or bereft of kindred and friends that they are obliged to lean upon the public or strangers; still there have been, are now, and in the ever changing concerns of life, will be just such cases, and to meet these, an asylum for decayed merchants is proposed. It is believed,—and who that knows Philadelphia will doubt it?—that by a proper appeal to the good feelings of the mercantile community, a sufficient sum could be collected for such an object, and no present association seems so suitable a one to commence such a project and carry it out to successful execution as the Mercantile Beneficial Association. And there can be no question that, if once started, such an enterprise would receive the contributions and legacies of the benevolent, and its power to dispense good made perpetual. No very large sum

would be needed to endow it. The inmates would be comparatively few, and confined strictly to "decayed merchants" of unblemished reputation, and therefore appeals for contributions should be made to the mercantile community only. In such a home, which the future occupants should regard as such, and not as a charity, the once prosperous merchant, — perhaps the one who in days of prosperity contributed liberally towards its establishment, — should find for his later and unhappier years all the comforts, if not the elegancies of former days. Books, periodicals, music, the fine arts, friends, *all* should combine to make him happy and obliterate the bitter recollections of previous affluence and present poverty. Dressed like a gentleman and not as a pauper, he would visit and linger among the scenes of former usefulness, and seek out and enjoy the occasional society of old associates, and be spared the bitter mortification of meeting with any "too poor to do him reverence."

That such an institution is desirable, none will deny! That it is feasible, who can doubt? Let then the Mercantile Beneficial Association commence the good work, and by the blessings of heaven it will be successful.

As to the mode of collecting funds, and the particulars of founding and carrying out such a project successfully, your Board are not prepared to speak. These, it is hoped and believed, will readily suggest themselves to the members of the Association.

The Board of Managers cannot close the duties of their term without expressing their acknowledgment to the members of the Association for the confidence reposed in them, and offer to those who may succeed them in office the best wishes of success in advancing the interests of a society so worthy of support.

THE MERCANTILE BENEFICIAL ASSOCIATION OF PHILADELPHIA in account with EDWIN MITCHELL, Treasurer.

1851	Dr.				
Nov. 1852	By Balance to the credit of the Association as per last Report,			\$1,247	85
Nov.	" Cash Received in Dues from Members,	-	-	935	50
"	" " Interests on Investments,	-	-	410	94
"	" " Rent of Room,	-	-	107	50
			Cr.		
Nov.	To Cash Invested in Bond and Mortgage,	-	-	\$1,000	00
"	" " Paid Salary of Secretary,	-	-	200	00
"	" " One Year's Rent of Room,	-	-	300	00
"	" " Orders Relief Committee, No. 24 to 28,	-	-	450	00
"	" " " Committee Ways & Means, No. 108 to 116,	-	-	382	23
"	" " " Gas Bills,	-	-	18	48
"	" Balance to the credit of the Association this day,	-	-	351	08
				\$2,701	79
				\$2,701	79
TOTAL ASSETS OF THE ASSOCIATION.					
	Two Bonds and Mortgages, for \$2,500 00, cost \$2,500 00				
	Six Ground Rents, " 3,928 79, " 3,790 27				
	One " " 920 00, " 946 04				
	Cash on hand, - - - - - 351 08				
	Total Assets, - - - - - \$7,587 39				
EDWIN MITCHELL, Treasurer.					
PHILADELPHIA, 11 Mo. 9th, 1852.					